



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Anmol N. Matada
Assignee: International Business Machines Corp.
Title: CREDIT CARD APPLICATION AUTOMATION SYSTEM
Serial No.: 10/645,176 Filing Date: August 21, 2003
Examiner: D. Walsh Group Art Unit: 2876
Docket No.: AUS920030385US1

Austin, Texas
April 15, 2004

COMMISSIONER FOR PATENTS
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Attorney for Applicant(s)

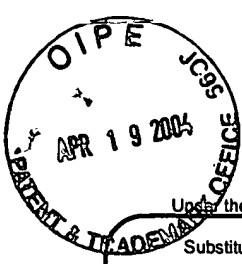


Apr 15, 2004
Date of Signature

Respectfully submitted,



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PTO/SB/08A (02-03)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	10/645,176
Filing Date	August 21, 2003
First Named Inventor	Anmol N. Matada
Art Unit	2876
Examiner Name	D. Walsh
Attorney Docket Number	AUS920030385US1

U. S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.¹ Applicant's unique citation designation number (optional).² See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.⁶ Applicant is to place a check mark here if English language Translation is attached.

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